

REMARKS/ARGUMENTS

Claims 1-4, 7-10, and 13-16 are pending in this Application.

By this Amendment, claims 1, 7, and 10 are currently amended. Applicants respectfully submit that support for the claim amendments can be found throughout the specification and the drawings, in addition to those Applications incorporated by reference.

Claims 1-4, 7-10, and 13-16 remain pending in the Application after entry of this Amendment. No new matter has been entered.

In the Office Action, claims 1-4, 7-10, and 13-16 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,807,530 (hereinafter “Shub”) in view of U.S. Patent No. 6,539,360 (hereinafter “Kadaba”).

Claim Rejections Under 35 U.S. C. § 103(a)

Applicants respectfully traverse the rejections to claims 1-4, 7-10, and 13-16 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 103(a) based on Shub in view of Kadaba. Applicants respectfully submit that Shub in view of Kadaba, either individually or in combination, fail to disclose one or more of the claim limitations recited in each of claims 1-4, 7-10, and 13-16. These differences, along with other difference, establish that the subject matter as a whole of claims 1-4, 7-10, and 13-16 would not have been obvious at the time of invention to a person of ordinary skill in the art.

For example, amended claim 1 recites the limitation of “authenticating the customer to a secure Web site hosted by one or more computer systems operated by the bank providing authenticated customers with electronic access to a plurality of vendors with whom the bank has a partner relationship based on encrypting at least a portion of an identification data provided by the customer via the secure Web site.” Applicants respectfully submit that this limitation is supported in the Application. In one example, the Application teaches that particularly well-suited methods and means for anonymous payment and shipment are disclosed in the commonly assigned US patent applications incorporated by reference on page 10. U.S. Patent Application No. 09/272,056 discloses multi-vendor ecommerce environment having a secure Web site. U.S. Patent Application No. 09/405,741 discloses methods and systems for

securely carrying out electronic transactions including electronic drafts, wherein payment on at least one of the drafts is contingent upon the removal of an associated contingency. A secure computer site may be established that is accessible only by authenticated parties to the transaction and by any authenticated contingency approver.

Accordingly, Applicants respectfully submit that Shub and Kadaba, either individually or in combination, fail to disclose or suggest the limitation of “receiving an electronic draft directly from the customer via the secure Web site for the purchase of the goods along with a request for a package code for the package.” Shub requires all participants (e.g., the customer, to interact with at least one clearing house. (Decision on Appeal, Finding of Facts, Page 4, lines 22-24). In contrast, an electronic draft is received as recited in amended claim 1 directly from a customer via a secure Web site operated by a bank for the purchase of the goods along with a request for a package code for the package. Additionally, if the customer is authenticated to the secure Web site and bank-imposed restrictions are met, a generated package code is sent directly to the vendor and a generated shipping identifier and an address associated with the customer’s account at the bank is send directly to a shipper as recited in amended claim 1.

Accordingly, Applicants respectfully submit that Shub and Kadaba fail to disclose each and every claim limitation as recited in amended claim 1. Applicants further respectfully submit that none of the cited references cure the above-discussed deficiencies of Shub and Kadaba, and thus, amended claim 1 is allowable over the cited references.

Applicants respectfully submit that independent claims 7 and 13 are allowable for at least a similar rationale as discussed above for the allowability of claim 1, and others. Applicants respectfully submit that the dependent claims that depend directly and/or indirectly from independent claims 1, 7, and 10, are also allowable for at least a similar rationale as discussed above for the allowability of the independent claims. Applicants further respectfully submit that the dependent claims recite additional features that make the dependent claims allowable for additional reasons.

Unless otherwise specified, amendments to the claims are made for the purposes of clarity, and are not intended to alter the scope of the claims or limit any equivalents thereof.

While Applicants do not necessarily agree with the prior art rejections set forth in the Office Action, these amendments may be made to expedite issuance of the Application. Applicants reserve the right to pursue claims to subject matter similar to those pending before the present Amendment in co-pending or subsequent applications.

Claim Rejections Under 35 U.S.C. § 101

Applicants respectfully traverse rejections to claims 1-4, 7-10, and 13-16 and request reconsideration and withdrawal of the rejections under 35 U.S.C. § 101. For example, amended claim 1 recites “authenticating the customer to a secure Web site hosted by one or more computer systems operated by the bank providing authenticated customers with electronic access to a plurality of vendors with whom the bank has a partner relationship based on encrypting at least a portion of an identification data provided by the customer via the secure Web site” and “if the customer is authenticated to the secure Web site and bank-imposed restrictions are met, generating the requested package code using one or more computer systems operated by the bank, the package code being devoid of delivery address information.” Applicants respectfully submit that these limitations Additionally, amended claim 13 recites “sending, from one or more computer systems operated by the vendor, a request for a package code directly to one or more computer systems operated by a bank at which the customer maintains an account that host a secure Web site providing authenticated customers with electronic access to a plurality of vendors with whom the bank has a partner relationship and an electronic draft for payment of the goods on behalf of the customer in response to the customer being authenticated to the secure Web site a purchase of goods from the vendor via the secure Web site” and “the vendor affixing the received package code to the prepared package.”

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Appl. No. 09/490,783
Amdt. dated April 26, 2010
Reply to Office Action of February 26, 2010

PATENT

Respectfully submitted,

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